



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name AMERIPRISE FINANCIAL, INC.

City/State MINNEAPOLIS, MN

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 153,362,998

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERIPRISE FINANCIAL, INC.
707 2ND AVENUE SOUTH

MINNEAPOLIS, MN 55402

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BHC Name

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Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	164,342,555	166,491,527	167,806,452	153,016,381	147,122,047
Net income (\$000)	2,065,043	2,058,711	2,760,448	1,533,630	1,892,656
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.70			0.57			0.55			0.73			0.87	3.01	5
+ Non-interest income	7.90			6.54			6.96			6.95			7.81	1.32	98
– Overhead expense	6.44			5.62			5.88			6.47			7.15	2.69	97
– Provision for credit losses	0.03			-0.01			-0.01			0.03			0	0.15	10
+ Securities gains (losses)	-0.05			0.47			0.35			0.01			0	0.01	15
+ Other tax equivalent adjustments	0			0			0			0			0	0	85
= Pretax net operating income (tax equivalent)	2.08			1.99			2			1.20			1.52	1.56	45
Net operating income	1.68			1.65			1.65			1			1.29	1.19	56
Net income	1.68			1.65			1.65			1			1.29	1.19	56
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.73			2.40			2.36			2.80			3.74	4.41	12
Interest expense	0.41			0.44			0.43			0.48			0.85	1.08	34
Net interest income (tax equivalent)	2.32			1.95			1.92			2.32			2.89	3.33	26
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03			0.10			0.10			0.11			0.05	0.21	23
Earnings coverage of net loan and lease losses (X)	1,631.79			387.96			385.08			224.92			643.98	24.40	97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.69			0.67			0.65			0.86			0.69	0.83	37
Allowance for loan and lease losses / Total loans and leases	0.69			0.67			0.65			0.86			0.69	0.81	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39			0.20			0.29			0.55			0.92	0.57	84
30–89 days past due loans and leases / Total loans and leases	0.02			0			0.01			0.01			0.01	0.43	2
Liquidity and Funding															
Net noncore funding dependence	-60.75			-44.68			-48.38			-44.04			-39.35	14.45	1
Net short-term noncore funding dependence	-78.74			-61			-64.42			-58.96			-53.46	3.38	5
Net loans and leases / Total assets	5.39			4.42			4.38			4.90			4.89	63.77	0
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0	9.76	1
Holding company equity capital / Total assets	2.12			3.34			3.23			3.54			3.77	12.43	0
Total equity capital (including minority interest) / Total assets	2.12			3.34			3.23			3.54			3.77	12.57	0
Common equity tier 1 capital / Total risk-weighted assets														12.17	
Net loans and leases / Equity capital (X)	2.54			1.32			1.36			1.39			1.30	5.21	3
Cash dividends / Net income	20.08			19.26			19.09			33.41			27.33	33.12	35
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	-10.17			7.58			6.09			9.24				9.26	
Equity capital	-42.92			-5.94			-3.08			2.39				10.49	
Net loans and leases	9.65			-4.27			-5.26			9.51				9.10	
Noncore funding	3.65			6.38			4.69			1.02				6.59	
Parent Company Ratios															
Short-term debt / Equity capital	0.37			0.16			8.96			0.16			13.31	1.02	95
Long-term debt / Equity capital	86.29			49.43			40.80			48.11			40.74	13.04	84
Equity investment in subsidiaries / Equity capital	174.16			121.45			137.02			135.23			129.95	103.22	96
Cash from ops + noncash items + op expense / Op expense + dividends	189.47			331.20			318.70			209.34			241.88	190.27	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	236,436	240,949	312,534	314,829	359,978	-1.87	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	236,436	240,949	312,534	314,829	359,978	-1.87	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	236,436	240,949	312,534	314,829	359,978	-1.87	
Investment interest income (tax equivalent).....	753,419	630,399	805,322	1,020,436	1,236,940	19.51	
Interest on balances due from depository institutions.....	16,510	741	1,730	3,752	4,139	2128.07	
Interest income on other earning assets.....	9,523	1,341	1,992	10,132	46,444	610.14	
Total interest income (tax equivalent).....	1,015,888	873,430	1,121,578	1,349,149	1,647,501	16.31	
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	5,199	624	887	1,221	2,076	733.17	
Interest on other borrowings and trading liabilities.....	146,971	160,445	205,487	229,334	372,465	-8.40	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	152,170	161,069	206,374	230,555	374,541	-5.52	
Net interest income (tax equivalent).....	863,718	712,361	915,204	1,118,594	1,272,960	21.25	
Non-interest income.....	9,739,229	8,168,483	11,682,425	10,636,501	11,497,545	19.23	
Adjusted operating income (tax equivalent).....	10,602,947	8,880,844	12,597,629	11,755,095	12,770,505	19.39	
Overhead expense.....	7,941,292	7,017,359	9,869,593	9,894,807	10,519,182	13.17	
Provision for credit losses.....	37,121	-17,642	-11,680	39,518	5,466		
Securities gains (losses).....	-60,616	583,647	592,622	20,937	-6,076		
Other tax equivalent adjustments.....	0	0	-1	0	158		
Pretax net operating income (tax equivalent).....	2,563,227	2,483,973	3,350,184	1,832,040	2,240,564	3.19	
Applicable income taxes.....	498,123	424,960	589,407	297,303	339,052	17.22	
Tax equivalent adjustments.....	61	302	329	1,107	8,856	-79.80	
Applicable income taxes (tax equivalent).....	498,184	425,262	589,736	298,410	347,908	17.15	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	2,065,043	2,058,711	2,760,448	1,533,630	1,892,656	0.31	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,065,043	2,058,711	2,760,448	1,533,630	1,892,656	0.31	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,065,043	2,058,711	2,760,448	1,533,630	1,892,656	0.31	
Investment securities income (tax equivalent).....	753,419	630,399	805,322	1,020,436	1,236,940	19.51	
US Treasury and agency securities (excluding mortgage-backed securities).....	13,135	2,841	3,358	15,911	43,553	362.34	
Mortgage-backed securities.....	303,643	191,641	248,796	338,792	392,204	58.44	
All other securities.....	436,641	435,917	553,168	665,733	801,183	0.17	
Cash dividends declared.....	414,709	396,499	526,938	512,390	517,184	4.59	
Common.....	414,709	396,499	526,938	512,390	517,184	4.59	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.82			0.70			0.67			0.88			1.12	4	0
Less: Interest expense	0.12			0.13			0.12			0.15			0.25	0.98	3
Equals: Net interest income (tax equivalent)	0.70			0.57			0.55			0.73			0.87	3.01	5
Plus: Non-interest income	7.90			6.54			6.96			6.95			7.81	1.32	98
Equals: adjusted operating income (tax equivalent)	8.60			7.11			7.51			7.68			8.68	4.41	96
Less: Overhead expense	6.44			5.62			5.88			6.47			7.15	2.69	97
Less: Provision for credit losses	0.03			-0.01			-0.01			0.03			0	0.15	10
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.05			0.47			0.35			0.01			0	0.01	15
Plus: other tax equivalent adjustments	0			0			0			0			0	0	85
Equals: Pretax net operating income (tax equivalent)	2.08			1.99			2			1.20			1.52	1.56	45
Less: Applicable income taxes (tax equivalent)	0.40			0.34			0.35			0.20			0.24	0.36	17
Less: Minority interest	0			0			0			0			0	0	36
Equals: Net operating income	1.68			1.65			1.65			1			1.29	1.19	56
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	1.68			1.65			1.65			1			1.29	1.19	56
Memo: Net income (last four quarters)	1.66			1.36			1.65			1				1.19	
Net income—BHC and noncontrolling (minority) interest	1.68			1.65			1.65			1			1.29	1.20	56
Margin Analysis															
Average earning assets / Average assets	30.22			29.18			28.36			31.47			29.92	91.05	0
Average interest-bearing funds / Average assets	12.09			8.38			8.64			6.87			5.37	65.57	0
Interest income (tax equivalent) / Average earning assets	2.73			2.40			2.36			2.80			3.74	4.41	12
Interest expense / Average earning assets	0.41			0.44			0.43			0.48			0.85	1.08	34
Net interest income (tax equivalent) / Average earning assets	2.32			1.95			1.92			2.32			2.89	3.33	26
Yield or Cost															
Total loans and leases (tax equivalent)	3.97			3.72			3.72			4.13			4.86	5.09	39
Interest-bearing bank balances	0.84			0.07			0.11			0.28			0.86	2.04	11
Federal funds sold and reverse repos														2.44	
Trading assets	0.20			1.25			0.57			2.33			2.93	0.99	82
Total earning assets	2.73			2.40			2.36			2.80			3.72	4.36	12
Investment securities (tax equivalent)	2.59			2.24			2.19			2.68			3.61	2.76	95
US Treasury and agency securities (excluding mortgage-backed securities)	0.92			0.17			0.15			0.69			0.65	2.32	2
Mortgage-backed securities	2.05			1.68			1.62			2.17			2.81	2.61	76
All other securities	3.30			3.23			3.17			3.72			4.32	4.06	73
Interest-bearing deposits	0.05			0.01			0.01			0.02			0.09	1.10	0
Time deposits of \$250K or more														1.96	
Time deposits < \$250K														1.82	
Other domestic deposits	0.05			0.01			0.01			0.02			0.07	0.93	0
Foreign deposits														1.19	
Federal funds purchased and repos													2.44	1.86	77
Other borrowed funds and trading liabilities	3.48			3.47			3.38			3.37			4.08	2.38	96
All interest-bearing funds	1.02			1.54			1.42			2.19			4.74	1.49	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

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Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	9,739,229	8,168,483	11,682,425	10,636,501	11,497,545
Fiduciary activities income	48,645	50,360	68,254	68,933	71,565
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	1,715	-783	249	9,789	7,731
Investment banking fees and commissions	8,742,176	8,499,898	11,657,309	9,505,798	9,326,830
Insurance activities revenue	805,300	-471,698	-201,991	906,907	1,814,897
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	682	-5,136	-5,174	-2,591	-624
Other non-interest income	140,711	95,842	163,778	147,665	277,146
Total overhead expenses	7,941,292	7,017,359	9,869,593	9,894,807	10,519,182
Personnel expense	1,780,565	1,643,697	2,270,349	2,046,704	2,184,458
Net occupancy expense	125,521	118,357	158,349	159,702	159,829
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	33,327	24,134	33,866	32,250	42,208
Other operating expenses	6,001,879	5,231,171	7,407,029	7,656,151	8,132,687
Fee income on mutual funds and annuities	2,018,450	2,168,921	2,905,366	2,319,012	2,943,226
Memoranda					
Assets under management in proprietary mutual funds and annuities	290,851,578	349,032,005	411,282,014	317,290,929	281,821,496
Number of equivalent employees	13,491	12,085	12,927	12,294	12,393
Average personnel expense per employee	131.98	136.01	175.63	166.48	176.27
Average assets per employee	12,181.64	13,776.71	12,981.08	12,446.43	11,871.38

Analysis Ratios

Mutual fund fee income / Non-interest income	20.72			26.55			24.87			21.80			25.60	2.72	99
Overhead expenses / Net Interest Income + non-interest income	74.90			79.02			78.35			84.18			82.43	61.29	93

Percent of Average Assets

Total overhead expense	6.44			5.62			5.88			6.47			7.15	2.69	97
Personnel expense	1.44			1.32			1.35			1.34			1.48	1.41	56
Net occupancy expense	0.10			0.09			0.09			0.10			0.11	0.28	4
Other operating expenses	4.90			4.21			4.43			5.02			5.56	0.97	99
Overhead less non-interest income	-1.46			-0.92			-1.08			-0.48			-0.67	1.32	2

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	74.90			79.02			78.34			84.17			82.37	60.64	93
Personnel expense	16.79			18.51			18.02			17.41			17.11	32.39	4
Net occupancy expense	1.18			1.33			1.26			1.36			1.25	6.52	2
Other operating expenses	56.92			59.18			59.07			65.40			64.01	21.20	99
Total non-interest income	91.85			91.98			92.74			90.48			90.03	29.23	96
Fiduciary activities income	0.46			0.57			0.54			0.59			0.56	1.97	37
Service charges on domestic deposit accounts	0			0			0			0			0	3.88	3
Trading revenue	0.02			-0.01			0			0.08			0.06	1.18	42
Investment banking fees and commissions	82.45			95.71			92.54			80.87			73.03	3.54	99
Insurance activities revenue	7.60			-5.31			-1.60			7.72			14.21	0.47	96
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0			0			0			0	0.28	21
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.01			-0.06			-0.04			-0.02			0	1.86	9
Other non-interest income	1.33			1.08			1.30			1.26			2.17	10.04	4
Overhead less non-interest income	-16.96			-12.96			-14.39			-6.31			-7.66	31.06	3
Applicable income taxes / Pretax net operating income (tax equivalent)	19.43			17.11			17.59			16.23			15.13	20.56	12
Applicable income tax + TE / Pretax net operating income + TE	19.44			17.12			17.60			16.29			15.53	23.23	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	1,997,989	1,925,376	1,965,042	2,747,157	2,797,100	3.77	
Commercial and industrial loans	3,645,698	3,246,135	3,305,681	3,335,055	2,784,426	12.31	
Loans to individuals	562,483	394,361	449,476	243,245	96,973	42.63	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	2,121,708	2,027,861	2,037,155	1,879,957	1,801,252	4.63	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	8,327,878	7,593,733	7,757,354	8,205,414	7,479,751	9.67	
Less: Allowance for loan and lease losses	57,421	51,242	50,455	70,879	51,327	12.06	
Net loans and leases	8,270,457	7,542,491	7,706,899	8,134,535	7,428,424	9.65	
Debt securities that reprice or mature in over 1 year	19,901,086	17,450,953	18,591,492	21,872,618	20,360,872	14.04	
Mutual funds and equity securities	826,864	2,505,643	1,676,279	1,745,882	277,955	-67.00	
Subtotal	28,998,407	27,499,087	27,974,670	31,753,035	28,067,251	5.45	
Interest-bearing bank balances	3,071,980	1,455,443	2,186,948	1,427,980	403,538	111.07	
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	20,058,131	16,150,483	16,626,118	17,598,158	15,632,962	24.20	
Trading assets	221,077	22,829	233,746	85,087	35,012	868.40	
Total earning assets	52,373,496	45,133,383	47,029,843	50,882,218	44,153,870	16.04	
Non-interest-bearing cash and due from depository institutions	554,074	372,687	303,323	497,809	290,820	48.67	
Premises, fixed assets, and leases	579,149	526,639	597,297	522,477	521,842	9.97	
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	178,139	248,095	243,861	297,516	389,164	-28.20	
Intangible and other assets	99,678,140	124,453,220	127,809,128	113,687,583	106,493,949	-19.91	
Total assets	153,362,998	170,734,024	175,983,452	165,887,603	151,849,645	-10.17	
Quarterly average assets	158,143,723	169,224,508	171,751,225	159,781,446	148,824,182	-6.55	
Average loans and leases (YTD)	7,945,556	8,630,773	8,391,966	7,621,007	7,412,698	-7.94	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	8,327,878	7,593,733	7,757,354	8,205,414	7,479,751	9.67	
Real estate loans secured by 1-4 family	78,608	24,211	48,939	21,831	0	224.68	
Commercial real estate loans	1,919,381	1,901,165	1,916,103	2,725,326	2,797,100	0.96	
Construction and land development	0	0	0	0	0		
Multifamily	509,242	498,886	496,005	713,284	692,246	2.08	
Nonfarm nonresidential	1,410,139	1,402,279	1,420,098	2,012,042	2,104,854	0.56	
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	40,809,982	36,112,620	36,902,250	41,234,616	36,286,896	13.01	
U.S. Treasury securities	1,721,288	1,775,613	1,975,458	2,655,413	1,679,951	-3.06	
US agency securities (excluding mortgage-backed securities)	97,109	82,703	132,063	136,944	83,224	17.42	
Municipal securities	803,768	1,095,993	1,084,182	1,373,266	1,360,874	-26.66	
Mortgage-backed securities	20,016,543	14,501,831	15,937,813	16,127,546	15,597,992	38.03	
Asset-backed securities	5,376,964	3,461,709	3,621,987	3,257,490	1,922,319	55.33	
Other debt securities	11,967,446	12,689,128	12,474,468	15,938,075	15,364,581	-5.69	
Mutual funds and equity securities	826,864	2,505,643	1,676,279	1,745,882	277,955	-67.00	
Available-for-sale securities	39,983,118	33,606,977	35,225,971	39,488,734	36,008,941	18.97	
U.S. Treasury securities	1,721,288	1,775,613	1,975,458	2,655,413	1,679,951	-3.06	
US agency securities (excluding mortgage-backed securities)	97,109	82,703	132,063	136,944	83,224	17.42	
Municipal securities	803,768	1,095,993	1,084,182	1,373,266	1,360,874	-26.66	
Mortgage-backed securities	20,016,543	14,501,831	15,937,813	16,127,546	15,597,992	38.03	
Asset-backed securities	5,376,964	3,461,709	3,621,987	3,257,490	1,922,319	55.33	
Other debt securities	11,967,446	12,689,128	12,474,468	15,938,075	15,364,581	-5.69	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-2,895,235	1,705,947	1,509,079	2,679,142	1,796,607		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,641,799	3,051,724	3,154,861	3,570,846	2,157,433	19.34	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	32	3,123	2,615	1,704	173	-98.98	
NOW, ATS and transaction accounts	922,541	798,878	814,453	705,355	512,962	15.48	
Time deposits less brokered deposits < \$250K	0	0	0	0	0		
MMDA and other savings accounts	17,671,146	9,013,766	10,601,580	6,697,788	3,275,106	96.05	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,593,719	9,815,767	11,418,648	7,404,847	3,788,241	89.43	
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	298,098	832,323	790,451	304,256	1,032,255	-64.18	
Other borrowings w/remaining maturity over 1 year	5,216,148	4,487,700	4,489,254	4,738,984	3,959,954	16.23	
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	5,514,246	5,320,023	5,279,705	5,043,240	4,992,209	3.65	
Trading liabilities	14,436	11,874	12,663	5,841	10,384	21.58	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	125,983,401	149,879,628	153,586,608	147,567,303	137,329,575	-15.94	
Total liabilities	150,105,802	165,027,292	170,297,624	160,021,231	146,120,409	-9.04	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3,355	3,343	3,348	3,324	3,298	0.36	
Common surplus	9,433,667	9,118,273	9,220,000	8,821,808	8,460,996	3.46	
Retained earnings	19,174,591	16,954,968	17,526,231	15,291,402	14,279,055	13.09	
Accumulated other comprehensive income	-2,794,421	98,723	2,208	629,048	261,847		
Other equity capital components	-22,559,996	-20,468,575	-21,065,959	-18,879,210	-17,275,960		
Total holding company equity capital	3,257,196	5,706,732	5,685,828	5,866,372	5,729,236	-42.92	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,257,196	5,706,732	5,685,828	5,866,372	5,729,236	-42.92	
Total liabilities and capital	153,362,998	170,734,024	175,983,452	165,887,603	151,849,645	-10.17	
Memoranda							
Non-interest-bearing deposits	32	3,123	2,615	1,704	173	-98.98	
Interest-bearing deposits	18,593,687	9,812,644	11,416,033	7,403,143	3,788,068	89.49	
Total deposits	18,593,719	9,815,767	11,418,648	7,404,847	3,788,241	89.43	
Long-term debt that reprices within 1 year	1,958,030	2,053,279	2,528,460	1,736,275	1,509,561	-4.64	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,685,828	5,866,372	5,866,372	5,729,236	5,587,568		
Accounting restatements	0	0	0	-8,670	-5,193		
Net income	2,065,043	2,058,711	2,760,448	1,533,630	1,892,656		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,564,902	1,624,372	2,222,008	1,647,140	2,039,083		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	414,709	396,499	526,938	512,390	517,184		
Change in other comprehensive income	-2,796,630	-530,325	-626,839	367,201	553,174		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	282,566	332,845	434,793	404,505	257,298		
Holding company equity capital, ending balance	3,257,196	5,706,732	5,685,828	5,866,372	5,729,236		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	1.30			1.13			1.12			1.66			1.84	37.78	5
Commercial and industrial loans	2.38			1.90			1.88			2.01			1.83	12.02	7
Loans to individuals	0.37			0.23			0.26			0.15			0.06	4.20	9
Loans to depository institutions and acceptances of other banks	0			0			0			0			0	0.04	29
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	1.38			1.19			1.16			1.13			1.19	5.01	16
Net loans and leases	5.39			4.42			4.38			4.90			4.89	63.77	0
Debt securities over 1 year	12.98			10.22			10.56			13.19			13.41	14.60	50
Mutual funds and equity securities	0.54			1.47			0.95			1.05			0.18	0.06	84
Subtotal	18.91			16.11			15.90			19.14			18.48	79.65	3
Interest-bearing bank balances	2			0.85			1.24			0.86			0.27	3.06	5
Federal funds sold and reverse repos	0			0			0			0			0	1.57	25
Debt securities 1 year or less	13.08			9.46			9.45			10.61			10.30	1.91	94
Trading assets	0.14			0.01			0.13			0.05			0.02	1.19	36
Total earning assets	34.15			26.43			26.72			30.67			29.08	89.53	0
Non-interest cash and due from depository institutions	0.36			0.22			0.17			0.30			0.19	1.14	3
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	65.49			73.35			73.10			69.03			70.73	9.27	99
Memoranda															
Short-term investments	15.08			10.31			10.69			11.47			10.56	7.63	73
U.S. Treasury securities	1.12			1.04			1.12			1.60			1.11	1.03	66
US agency securities (excluding mortgage-backed securities)	0.06			0.05			0.08			0.08			0.05	0.54	37
Municipal securities	0.52			0.64			0.62			0.83			0.90	1.34	53
Mortgage-backed securities	13.05			8.49			9.06			9.72			10.27	11.44	43
Asset-backed securities	3.51			2.03			2.06			1.96			1.27	0.28	86
Other debt securities	7.80			7.43			7.09			9.61			10.12	0.39	98
Loans held-for-sale	0			0			0			0			0	0.39	7
Loans held for investment	5.43			4.45			4.41			4.95			4.93	63.50	0
Real estate loans secured by 1-4 family	0.05			0.01			0.03			0.01			0	13.29	2
Revolving	0			0			0			0			0	2.07	3
Closed-end, secured by first liens	0.05			0.01			0.03			0.01			0	10.69	2
Closed-end, secured by junior liens	0			0			0			0			0	0.28	3
Commercial real estate loans	1.25			1.11			1.09			1.64			1.84	22.23	11
Construction and land development	0			0			0			0			0	3.44	3
Multifamily	0.33			0.29			0.28			0.43			0.46	3.01	13
Nonfarm nonresidential	0.92			0.82			0.81			1.21			1.39	14.69	11
Real estate loans secured by farmland	0			0			0			0			0	0.36	9

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.99			25.35			25.33			33.48			37.40	57.46	21
Real estate loans secured by 1-4 family	0.94			0.32			0.63			0.27			0	20.75	2
Revolving	0			0			0			0			0	3.15	3
Closed-end	0.94			0.32			0.63			0.27			0	17.39	2
Commercial real estate loans	23.05			25.04			24.70			33.21			37.40	33.52	50
Construction and land development	0			0			0			0			0	5.09	3
1-4 family	0			0			0			0			0	0.94	7
Other	0			0			0			0			0	4.02	3
Multifamily	6.11			6.57			6.39			8.69			9.25	4.69	87
Nonfarm nonresidential	16.93			18.47			18.31			24.52			28.14	22.15	65
Owner-occupied	0			0			0			0			0	7.72	3
Other	16.93			18.47			18.31			24.52			28.14	14.34	93
Real estate loans secured by farmland	0			0			0			0			0	0.55	9
Loans to depository institutions and acceptances of other banks	0			0			0			0			0	0.11	29
Commercial and industrial loans	43.78			42.75			42.61			40.64			37.23	19.53	87
Loans to individuals	6.75			5.19			5.79			2.96			1.30	7.13	29
Credit card loans	1.19			1.20			1.25			1.15			1.28	0.81	78
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	25.48			26.70			26.26			22.91			24.08	9.85	88
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans														391.26	
Real estate loans secured by 1-4 family														138.18	
Revolving														21.26	
Closed-end														115.20	
Commercial real estate loans														229.44	
Construction and land development														34.95	
1-4 family														6.61	
Other														27.32	
Multifamily														31.04	
Nonfarm nonresidential														152.10	
Owner-occupied														53.07	
Other														97.41	
Real estate loans secured by farmland														3.60	
Loans to depository institutions and acceptances of other banks														0.44	
Commercial and industrial loans														122.02	
Loans to individuals														43.51	
Credit card loans														4.34	
Agricultural loans														2.18	
Other loans and leases														52.44	
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.05			25.04			24.70			33.21			37.40	26.45	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)														178.57	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)														236.10	

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	15.08			10.31			10.69			11.47			10.56	7.63	73
Liquid assets	8.62			5.73			6.30			6.89			7.07	22.44	3
Investment securities	26.61			21.15			20.97			24.86			23.90	16.99	79
Net loans and leases	5.39			4.42			4.38			4.90			4.89	63.77	0
Net loans, leases and standby letters of credit	5.39			4.42			4.38			4.90			4.89	64.84	0
Core deposits	12.12			5.75			6.49			4.46			2.49	63.09	2
Noncore funding	3.60			3.12			3			3.04			3.29	19.36	3
Time deposits of \$250K or more	0			0			0			0			0	2.94	2
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	0			0			0			0			0	1.94	9
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	0			0			0			0			0	0.48	28
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.19			0.49			0.45			0.18			0.68	3.01	26
Earning assets that reprice within 1 year	19.72			14.12			14.78			15.11			14.05	39.29	2
Interest-bearing liabilities that reprice within 1 year	12.12			5.75			6.49			4.46			2.49	10.19	7
Long-term debt that reprices within 1 year	1.28			1.20			1.44			1.05			0.99	0.96	71
Net assets that reprice within 1 year	6.32			7.17			6.85			9.60			10.56	26.63	11
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-60.75			-44.68			-48.38			-44.04			-39.35	14.45	1
Net short-term noncore funding dependence	-78.74			-61			-64.42			-58.96			-53.46	3.38	5
Short-term investment / Short-term noncore funding	7,759.23			2,115.28			2,380.04			6,253.33			1,553.54	77.77	98
Liquid assets - short-term noncore funding / Nonliquid assets	9.22			5.56			6.25			7.20			6.88	16.97	36
Net loans and leases / Total deposits	44.48			76.84			67.49			109.85			196.09	90.31	97
Net loans and leases / Core deposits	44.48			76.84			67.49			109.85			196.09	103.93	96
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital														0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital														1.36	
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0	12.67	14
Available-for-sale securities	97.97			93.06			95.46			95.77			99.23	85.40	76
U.S. Treasury securities	4.22			4.92			5.35			6.44			4.63	6.15	60
US agency securities (excluding mortgage-backed securities)	0.24			0.23			0.36			0.33			0.23	3.49	32
Municipal securities	1.97			3.03			2.94			3.33			3.75	7.75	49
Mortgage-backed securities	49.05			40.16			43.19			39.11			42.99	67.43	17
Asset-backed securities	13.18			9.59			9.82			7.90			5.30	1.66	81
Other debt securities	29.32			35.14			33.80			38.65			42.34	2.94	96
Mutual funds and equity securities	2.03			6.94			4.54			4.23			0.77	0.40	74
Debt securities 1 year or less	49.15			44.72			45.05			42.68			43.08	11.86	92
Debt securities 1 to 5 years	6.94			6.69			6.41			13.08			14.58	17.94	54
Debt securities over 5 years	41.82			41.63			43.97			39.97			41.53	66.02	22
Pledged securities	8.92			8.45			8.55			8.66			5.95	30.57	14
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	31.38			-8.68			-1.12			18.64				26.69	
Investment securities	13.01			-13.21			-10.51			13.64				11.75	
Core deposits	89.43			55.33			54.21			95.47				11.23	
Noncore funding	3.65			6.38			4.69			1.02				6.59	

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,602,347	978,642	751,187
Commit: Secured commercial real estate loans	16,183	47,828	47,521	17,570	59,636
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			612,113	579,928	630,804
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	219,905	106,584	199,039	198,926	100,814
Credit derivatives - notional amount (holding company as guarantor)	1,685,825	1,727,175	1,716,814	2,269,341	1,386,250
Credit derivatives - notional amount (holding company as beneficiary)	53,786	31,070	30,970	27,850	32,082
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	14,139,600	7,068,400	8,160,900	5,317,600	2,129,000
Written options contracts (interest rate)	970,000	1,510,000	1,470,000	1,510,000	900,000
Purchased options contracts (interest rate)	3,226,000	3,949,000	3,719,000	4,431,000	5,097,000
Interest rate swaps	77,361,241	66,822,432	66,118,170	66,691,951	50,228,199
Futures and forward foreign exchange	1,159,373	1,728,835	874,780	1,250,613	542,831
Written options contracts (foreign exchange)	136,000	44,000	44,000	259,800	625,000
Purchased options contracts (foreign exchange)	1,561,352	1,550,742	1,550,642	1,945,092	2,337,371
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	5,381,874	2,322,513	2,719,547	4,236,095	1,520,420
Written options contracts (commodity and other)	24,431,590	17,189,230	18,483,435	15,315,581	20,085,272
Purchased options contracts (commodity and other)	32,677,888	33,408,889	33,146,412	31,246,883	34,626,777
Commodity and other swaps	6,049,250	6,953,473	6,828,670	6,455,725	5,689,766

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							0.91			0.59			0.49	23.52	1
Standby letters of credit	0			0			0			0			0	0.84	3
Commercial and similar letters of credit	0			0			0			0			0	0.02	17
Securities lent	0.14			0.06			0.11			0.12			0.07	0.40	80
Credit derivatives - notional amount (holding company as guarantor)	1.10			1.01			0.98			1.37			0.91	0.42	81
Credit derivatives - notional amount (holding company as beneficiary)	0.04			0.02			0.02			0.02			0.02	0.52	61
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0	0.45	34
Derivative contracts	108.95			83.49			81.32			83.59			81.52	68.47	80
Interest rate contracts	62.40			46.48			45.16			46.99			38.43	47.31	72
Interest rate futures and forward contracts	9.22			4.14			4.64			3.21			1.40	10.67	66
Written options contracts (interest rate)	0.63			0.88			0.84			0.91			0.59	2.47	53
Purchased options contracts (interest rate)	2.10			2.31			2.11			2.67			3.36	2.65	76
Interest rate swaps	50.44			39.14			37.57			40.20			33.08	28.86	76
Foreign exchange contracts	1.86			1.95			1.40			2.08			2.31	10.12	78
Futures and forward foreign exchange contracts	0.76			1.01			0.50			0.75			0.36	5.23	65
Written options contracts (foreign exchange)	0.09			0.03			0.03			0.16			0.41	0.05	90
Purchased options contracts (foreign exchange)	1.02			0.91			0.88			1.17			1.54	0.08	93
Foreign exchange rate swaps	0			0			0			0			0	2.03	38
Equity, commodity, and other derivative contracts	44.69			35.07			34.76			34.51			40.78	3.32	92
Commodity and other futures and forward contracts	3.51			1.36			1.55			2.55			1	0.19	90
Written options contracts (commodity and other)	15.93			10.07			10.50			9.23			13.23	0.98	92
Purchased options contracts (commodity and other)	21.31			19.57			18.83			18.84			22.80	0.94	92
Commodity and other swaps	3.94			4.07			3.88			3.89			3.75	0.38	92

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							19.09			12.84			10.13	45.53	4
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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	167,094,168	142,547,514	143,115,556	138,660,340	123,781,636
Interest rate contracts	95,696,841	79,349,832	79,468,070	77,950,551	58,354,199
Foreign exchange contracts	2,856,725	3,323,577	2,469,422	3,455,505	3,505,202
Equity, commodity, and other contracts	68,540,602	59,874,105	61,178,064	57,254,284	61,922,235
Derivatives Position					
Futures and forwards	20,680,847	11,119,748	11,755,227	10,804,308	4,192,251
Written options	25,537,590	18,743,230	19,997,435	17,085,381	21,610,272
Exchange-traded	1,216,000	1,250,300	1,124,230	1,240,936	0
Over-the-counter	24,321,590	17,492,930	18,873,205	15,844,445	21,610,272
Purchased options	37,465,240	38,908,631	38,416,054	37,622,975	42,061,148
Exchange-traded	1,015,000	3,973,250	4,043,055	3,964,390	1,392,476
Over-the-counter	36,450,240	34,935,381	34,372,999	33,658,585	40,668,672
Swaps	83,410,491	73,775,905	72,946,840	73,147,676	55,917,965
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	167,094,168	142,547,514	143,115,556	138,660,340	123,781,636
Interest rate contracts	95,696,841	79,349,832	79,468,070	77,950,551	58,354,199
Foreign exchange contracts	2,856,725	3,323,577	2,469,422	3,455,505	3,505,202
Equity, commodity, and other contracts	68,540,602	59,874,105	61,178,064	57,254,284	61,922,235
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	3,125,072	4,114,528	4,221,812	4,310,143	3,524,505
Gross positive fair value	3,137,151	5,668,587	5,565,217	5,867,645	4,356,655
Held for trading	0	0	0	0	0
Non-traded	3,137,151	5,668,587	5,565,217	5,867,645	4,356,655
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	57.27			55.67			55.53			56.22			47.14	93.44	4
Foreign exchange contracts	1.71			2.33			1.73			2.49			2.83	3.20	69
Equity, commodity, and other contracts	41.02			42			42.75			41.29			50.03	1.64	98
Futures and forwards	12.38			7.80			8.21			7.79			3.39	13.49	37
Written options	15.28			13.15			13.97			12.32			17.46	5.91	87
Exchange-traded	0.73			0.88			0.79			0.89			0	0.15	42
Over-the-counter	14.56			12.27			13.19			11.43			17.46	5.10	91
Purchased options	22.42			27.30			26.84			27.13			33.98	4.42	95
Exchange-traded	0.61			2.79			2.83			2.86			1.12	0.28	87
Over-the-counter	21.81			24.51			24.02			24.27			32.86	3.35	95
Swaps	49.92			51.76			50.97			52.75			45.17	69.75	21
Held for trading	0			0			0			0			0	44.16	18
Interest rate contracts	0			0			0			0			0	37.24	18
Foreign exchange contracts	0			0			0			0			0	1.60	30
Equity, commodity, and other contracts	0			0			0			0			0	0.83	36
Non-traded	100			100			100			100			100	55.84	81
Interest rate contracts	57.27			55.67			55.53			56.22			47.14	52.22	51
Foreign exchange contracts	1.71			2.33			1.73			2.49			2.83	0.34	91
Equity, commodity, and other contracts	41.02			42			42.75			41.29			50.03	0.13	99
Derivative contracts (excluding futures and forex 14 days or less)	0			0			0			0			0	93.86	1
One year or less	0			0			0			0			0	32.17	2
Over 1 year to 5 years	0			0			0			0			0	30.45	4
Over 5 years	0			0			0			0			0	28.09	5
Gross negative fair value (absolute value)	1.87			2.89			2.95			3.11			2.85	0.83	95
Gross positive fair value	1.88			3.98			3.89			4.23			3.52	1.19	95
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)														0.06	
Gross positive fair value (X)														0.07	
Held for trading (X)														0.06	
Non-traded (X)														0.01	
Current credit exposure (X)														0.05	
Credit losses on derivative contracts														0	
Past Due Derivative Instruments Fair Value															
30–89 days past due														0	
90+ days past due														0	
Other Ratios															
Current credit exposure / Risk-weighted assets														0.73	

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	50,455	70,879	70,879	51,327	49,335
Gross losses	1,855	6,651	9,045	8,620	4,044
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	279	283	376	379	570
Net losses	1,576	6,368	8,669	8,241	3,474
Provision for loan and lease losses	8,542	-13,123	-11,609	22,638	5,466
Adjustments	0	-146	-146	5,155	0
Ending balance	57,421	51,242	50,455	70,879	51,327
Memo: Allocated transfer risk reserve (ATTR)					

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.01			-0.01			-0.01			0.01			0	0.15	10
Provision for loan and lease losses / Average loans and leases	0.14			-0.20			-0.14			0.30			0.07	0.24	23
Provision for loan and lease losses / Net loan and lease losses	542.01			-206.08			-133.91			274.70			157.34	130.58	73
Allowance for loan and lease losses / Total loans and leases not held for sale	0.69			0.67			0.65			0.86			0.69	0.83	37
Allowance for loan and lease losses / Total loans and leases	0.69			0.67			0.65			0.86			0.69	0.81	38
Allowance for loan and lease losses / Net loans and leases losses (X)	27.33			6.04			5.82			8.60			14.77	8.03	83
Allowance for loan and lease losses / Nonaccrual assets	101.94			244.76			164.41			112.50			61.11	218.72	11
ALLL / 90+ days past due + nonaccrual loans and leases	175.75			325.88			222.89			156.12			73.51	151.73	23
Gross loan and lease losses / Average loans and leases	0.03			0.10			0.11			0.11			0.05	0.28	14
Recoveries / Average loans and leases	0			0			0			0			0.01	0.08	10
Net losses / Average loans and leases	0.03			0.10			0.10			0.11			0.05	0.21	23
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	3.08			3.28			4.36			9.37				36.22	
Earnings coverage of net loan and lease losses (X)	1,631.79			387.96			385.08			224.92			643.98	24.40	97

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0			0	0.01	38
Real estate loans secured by 1-4 family	0			0			0			0				0.01	
Revolving														0.02	
Closed-end	0			0			0			0				0	
Commercial real estate loans	0			0			0			0			0	0.01	38
Construction and land development														-0.01	
1-4 family														0	
Other														-0.01	
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland														0.01	
Commercial and industrial loans	0.02			0.22			0.22			0.17			0.10	0.37	20
Loans to individuals	0.21			0.36			0.32			1.05			0.74	1.17	42
Credit card loans	1.22			1.55			1.45			2.72			0.74	3.11	16
Agricultural loans														0.08	
Loans to foreign governments and institutions														0	
Other loans and leases	0			0			0			0			0	0.15	22

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	1,262	379	393	506	1,036
90+ days past due loans and leases	246	329	310	351	935
Nonaccrual loans and leases	32,426	15,395	22,327	45,049	68,889
Total past due and nonaccrual loans and leases	33,934	16,103	23,030	45,906	70,860
Restructured 30–89 days past due	123	50	22	0	0
Restructured 90+ days past due	4	5	32	0	0
Restructured nonaccrual	3,163	0	0	0	0
Total restructured loans and leases	3,290	55	54	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	8,994	9,607	7,584	3,988	940
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	32,470	51,319	25,567	0	0
Nonaccrual	23,901	5,541	8,362	17,957	15,106
Total other assets past due and nonaccrual	56,371	56,860	33,929	17,957	15,106

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.02			0			0.01			0.01			0.01	0.43	2
90+ days past due loans and leases	0			0			0			0.01			0.01	0.15	28
Nonaccrual loans and leases	0.39			0.20			0.29			0.55			0.92	0.51	87
90+ days past due and nonaccrual loans and leases	0.39			0.21			0.29			0.55			0.93	0.71	73

30–89 days past due restructured	0			0			0			0			0	0.01	13
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0.04			0			0			0			0	0.14	4
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.02			0			0.01			0.01			0.01	0.43	2
90+ days past due assets	0.39			0.68			0.33			0			0.01	0.15	25
Nonaccrual assets	0.67			0.27			0.39			0.77			1.12	0.53	90
30+ days past due and nonaccrual assets	1.08			0.95			0.73			0.78			1.15	1.19	59

Percent of Total Assets

90+ days past due and nonaccrual assets	0.06			0.04			0.03			0.04			0.06	0.44	3
90+ days past due and nonaccrual assets + other real estate owned	0.06			0.04			0.03			0.04			0.06	0.48	3

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.03			0.01			0.02			0.03			0.05	0.53	3
Allowance for loan and lease losses	72.36			48.90			59.39			69.18			136.05	115.41	69
Equity capital + allowance for loan and lease losses	1.25			0.44			0.52			0.83			1.21	4.28	15
Tier 1 capital + allowance for loan and lease losses	72.36			48.90			59.39			69.18			136.05	5.65	98
Loans and leases + other real estate owned	0.50			0.33			0.39			0.60			0.93	0.85	57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0			0			0			0	0.38	2
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0.16			0			0			0			0	0.46	2
Commercial and industrial	30–89 days past due	0			0			0			0			0	0.31	5
	90+ days past due	0			0			0			0			0	0.05	14
	Nonaccrual	0.80			0.47			0.68			1.35			2.47	0.83	94
Individuals	30–89 days past due	0.09			0.09			0.08			0.18			1.02	0.83	59
	90+ days past due	0.04			0.08			0.07			0.14			0.96	0.17	91
	Nonaccrual	0			0			0			0			0	0.17	11
Depository institution loans	30–89 days past due														0	
	90+ days past due														0	
	Nonaccrual														0	
Agricultural	30–89 days past due														0.24	
	90+ days past due														0	
	Nonaccrual														0.67	
Foreign governments	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual														0.03	
Other loans and leases	30–89 days past due	0			0			0			0			0	0.20	14
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.88			0			0			0				0.67	
	90+ days past due	0			0			0			0				0.31	
	Nonaccrual	0			0			0			0				0.73	
Revolving																
Revolving	30–89 days past due														0.45	
	90+ days past due														0.05	
	Nonaccrual														1	
Closed-end																
Closed-end	30–89 days past due	0.88			0			0			0				0.70	
	90+ days past due	0			0			0			0				0.35	
	Nonaccrual	0			0			0			0				0.70	
Junior lien	30–89 days past due	0			0			0			0				0.02	
	90+ days past due	0			0			0			0				0	
	Nonaccrual	0			0			0			0				0.04	
Commercial real estate																
Commercial real estate	30–89 days past due	0			0			0			0			0	0.18	4
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0.16			0			0			0			0	0.23	5
Construction and development																
Construction and development	30–89 days past due														0.28	
	90+ days past due														0.02	
	Nonaccrual														0.20	
1–4 family	30–89 days past due														0.06	
	90+ days past due														0	
	Nonaccrual														0.02	
Other	30–89 days past due														0.20	
	90+ days past due														0.01	
	Nonaccrual														0.17	
Multifamily																
Multifamily	30–89 days past due	0			0			0			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential																
Nonfarm non-residential	30–89 days past due	0			0			0			0			0	0.14	5
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0.22			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0			0	0.07	8
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0			0			0			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0.22			0			0			0			0	0.10	9
Farmland																
Farmland	30–89 days past due														0.23	
	90+ days past due														0.01	
	Nonaccrual														0.84	
Credit card																
Credit card	30–89 days past due	0.53			0.39			0.36			0.45			1.03	1.19	31
	90+ days past due	0.25			0.36			0.32			0.37			0.97	0.78	58
	Nonaccrual	0			0			0			0			0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0	12.11	1
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	0			0			0			0			0	12.78	1
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	0			0			0			0			0	14.36	1
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	0			0			0			0			0	9.76	1
Supplementary leverage ratio, advanced approaches HCs														7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	111,970,552	136,578,117	139,496,009	134,423,550	121,942,757	-18.02	
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	111,970,552	136,578,117	139,496,009	134,423,550	121,942,757	-18.02	
Reinsurance recoverables (L/H)	4,421,840	4,536,251	4,528,735	3,409,075	3,198,061	-2.52	
Separate account assets (L/H)	68,176,630	90,026,023	92,237,658	87,556,390	82,424,464		
Total insurance underwriting equity	586,844	1,959,236	1,886,184	3,313,633	3,335,314	-70.05	
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	586,844	1,959,236	1,886,184	3,313,633	3,335,314	-70.05	
Total insurance underwriting net income	694,787	839,690	1,064,476	438,404	607,421	-17.26	
Total property and casualty	0	0	0	0	20,054		
Total life and health	694,787	839,690	1,064,476	438,404	587,367	-17.26	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	35,475,349	34,857,369	35,743,828	33,986,254	30,504,403	1.77	
Separate account liabilities (L/H)	68,176,630	90,026,023	92,237,658	87,556,390	82,424,464	-24.27	
Insurance activities revenue	805,300	-471,698	-201,991	906,907	1,814,897		
Other insurance activities income	437,969	428,555	572,629	523,636	553,740	2.20	
Insurance and reinsurance underwriting income	367,331	-900,253	-774,620	383,271	1,261,157		
Premiums	367,331	-900,253	-774,620	383,271	1,261,157		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	367,331	-900,253	-774,620	383,271	1,261,157		
Insurance benefits, losses, expenses	1,572,351	907,504	1,523,394	2,740,207	3,456,645	73.26	
Net assets of insurance underwriting subsidiaries	1,099,338	3,122,624	2,394,146	4,072,518	2,911,328	-64.79	
Life insurance assets	71,878,562	95,290,790	97,653,313	92,768,930	87,640,266	-24.57	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	73.01			79.99			79.27			81.03			80.30	0.01	99
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0			0			0			0			0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100			100			100			100			100	48.53	81
Separate account assets (L/H) / Total life assets	60.89			65.92			66.12			65.13			67.59	7.26	90
Insurance activities revenue / Adjusted operating income	7.60			-5.31			-1.60			7.72			14.21	0.47	96
Premium income / Insurance activities revenue	45.61									42.26			69.49	7.32	90
Credit related premium income / Total premium income	0									0			0	34.91	29
Other premium income / Total premium income	100									100			100	65.09	70
Insurance underwriting net income / Consolidated net income	33.65			40.79			38.56			28.59			32.09	0.08	99
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)	157.86			57.14			56.44			13.23			17.61	5.13	83
Insurance benefits, losses, expenses / Insurance premiums	428.05									714.95			274.09	233.61	77
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	3.95			3.32			3.25			2.54			2.62	0.15	90
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.72			1.83			1.36			2.45			1.92	0	99
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	25,178.18			85,962.28			93,545.36			30,883.52			70,748.86	11.51	99

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)	984,234			978,360			1,208,271			872,858			1,082,555		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.64			0.57			0.69			0.53			0.71	1.39	83

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	108,299	88,994	87,523	138,252	158,237
Real estate loans	0	0	0	0	0
Commercial and industrial loans	108,294	88,994	87,523	138,252	158,236
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	5	0	0	0	1
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,878,147	1,961,001	1,761,962	2,937,290	2,465,871
Interest-bearing bank balances	558,152	191,134	669,307	240,892	166,683
Total selected foreign assets	2,544,598	2,241,129	2,518,792	3,316,434	2,790,791
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	99.68			72.45			75.88			54.46			66.74	1.25	98
Cost: Interest-bearing deposits														1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions														0	
Growth Rates															
Net loans and leases	21.69			-35.67			-36.69			-12.63				22.48	
Total selected assets	13.54			-29.68			-24.05			18.83				12.40	
Deposits														10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Dollar Amount in Thousands							
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	8,176	3,937	6,808	7,135	1,443	107.67	
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	8,176	3,937	6,808	7,135	1,443	107.67	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2,662,029	3,573,533	4,830,574	2,821,649	3,522,742	-25.51	
Dividends	2,046,964	2,987,743	4,026,949	2,017,959	2,721,124	-31.49	
Interest	22,483	21,278	27,935	9,703	8,177	5.66	
Management and service fees	592,582	564,512	775,690	793,970	793,020	4.97	
Other income	0	0	0	17	421		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,670,205	3,577,470	4,837,382	2,828,784	3,524,185	-25.36	
Securities gains (losses)	-24,669	-2	237	566	122		
Other operating income	8,618	-12,663	7,052	29,468	227,240		
Total operating income	2,654,154	3,564,805	4,844,671	2,858,818	3,751,547	-25.55	
Operating Expenses							
Personnel expenses	460,036	451,203	608,089	580,417	608,022	1.96	
Interest expense	80,315	78,532	104,393	108,267	135,256	2.27	
Other expenses	339,854	311,358	438,656	431,155	504,185	9.15	
Provision for loan and lease losses	-56	15	18	-202	-40		
Total operating expenses	880,149	841,108	1,151,156	1,119,637	1,247,423	4.64	
Income (loss) before taxes	1,774,005	2,724,439	3,694,236	1,737,766	2,503,512	-34.89	
Applicable income taxes (credit)	98,898	97,415	156,601	-87,087	-37,834	1.52	
Extraordinary items							
Income before undistributed income of subsidiaries	1,675,107	2,627,024	3,537,635	1,824,853	2,541,346	-36.24	
Equity in undistributed income of subsidiaries	389,936	-568,313	-777,187	-291,223	-648,689		
Bank subsidiaries	156,491	46,834	66,548	54,203	18,603	234.14	
Nonbank subsidiaries	233,445	-615,147	-843,735	-345,426	-667,292		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	2,065,043	2,058,711	2,760,448	1,533,630	1,892,657	0.31	
Memoranda							
Bank net income	156,491	46,834	66,548	54,203	18,603	234.14	
Nonbank net income	2,280,409	2,372,596	3,183,214	1,672,533	2,053,832	-3.89	
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	422,478	5	765,961	6.82	851,250	7.76	692,011	305,213	-44.84	
Common and preferred stock	401,735	4.75	763,729	6.80	846,650	7.72	691,343	304,472	-47.40	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	20,743	0.25	2,232	0.02	4,600	0.04	668	741	829.35	
Investment in nonbank subsidiaries	6,300,765	74.56	7,304,376	65.04	8,279,505	75.46	8,575,420	7,805,742	-13.74	
Common and preferred stock	4,490,925	53.14	5,386,880	47.97	6,163,742	56.18	6,461,892	6,360,081	-16.63	
Excess cost over fair value	780,066	9.23	780,066	6.95	780,066	7.11	780,066	780,798	0.00	
Loans, advances, notes, and bonds	776,650	9.19	831,113	7.40	1,083,049	9.87	837,300	360,900	-6.55	
Other receivables	253,124	3	306,317	2.73	252,648	2.30	496,162	303,963	-17.37	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	409	0	505	0	466	0	715	959	-19.01	
Securities	769,693	9.11	2,222,795	19.79	743,881	6.78	980,555	2,042,945	-65.37	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	100	0	2,001	0.02	2,001	0.02	2,001	0	-95.00	
Cash and due from unrelated depository institution	220,434	2.61	186,852	1.66	327,676	2.99	349,760	103,841	17.97	
Premises, furnishings, fixtures and equipment	182,974	2.17	191,258	1.70	186,511	1.70	210,259	204,007	-4.33	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	553,484	6.55	557,094	4.96	580,869	5.29	578,400	383,436	-0.65	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	8,450,337	100.00	11,230,842	100.00	10,972,159	100.00	11,389,121	10,846,143	-24.76	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	11,916	0.14	9,387	0.08	509,526	4.64	9,635	762,627	26.94	
Borrowings with maturity over 1 year	2,810,674	33.26	2,820,798	25.12	2,319,710	21.14	2,822,362	2,334,211	-0.36	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	1,656,986	19.61	1,887,039	16.80	1,928,783	17.58	2,135,974	1,482,692	-12.19	
Balance due to subsidiaries and related institutions	713,567	8.44	806,886	7.18	528,313	4.82	554,778	537,378	-11.57	
Total liabilities	5,193,143	61.45	5,524,110	49.19	5,286,332	48.18	5,522,749	5,116,908	-5.99	
Equity Capital	3,257,194	38.55	5,706,732	50.81	5,685,827	51.82	5,866,372	5,729,235	-42.92	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	3,355	0.04	3,343	0.03	3,348	0.03	3,324	3,298	0.36	
Common surplus	9,433,666	111.64	9,118,273	81.19	9,220,000	84.03	8,821,808	8,460,996	3.46	
Retained earnings	19,174,591	226.91	16,954,968	150.97	17,526,231	159.73	15,291,402	14,279,055	13.09	
Accumulated other comprehensive income	-2,794,421	-33.07	98,723	0.88	2,208	0.02	629,048	261,847		
Other equity capital components	-22,559,997	266.97	-20,468,575	182.25	-21,065,960	191.99	-18,879,210	-17,275,961		
Total liabilities and equity capital	8,450,337	100.00	11,230,842	100.00	10,972,159	100.00	11,389,121	10,846,143	-24.76	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	503,147	5.95	611,015	5.44	475,254	4.33	493,832	400,165	-17.65	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	59.92			48.51			48.70			24.48			31.86	9.68	99
Bank net income / Average equity investment in banks	33.20			8.67			8.93			11.44			8.07	10.51	22
Nonbank net income / Average equity investment in nonbanks	49.20			47.14			47.11			21.99			25.62	7.89	88
Subsidiary HCs net income / Average equity investment in sub HCs														8.55	
Bank net income / Parent net income	7.58			2.27			2.41			3.53			0.98	82.22	16
Nonbank net income / Parent net income	110.43			115.25			115.32			109.06			108.52	5.93	98
Subsidiary holding companies' net income / Parent net income														74	
Leverage															
Total liabilities / Equity capital	159.44			96.80			92.97			94.14			89.31	20.43	93
Total debt / Equity capital	86.66			49.59			49.76			48.28			54.05	14.31	88
Total debt + notes payable to subs that issued TPS / Equity capital	86.66			49.59			49.76			48.28			54.05	16.36	88
Total debt + Loans guaranteed for affiliate / Equity capital	86.66			49.59			49.76			48.28			54.05	14.56	88
Total debt / Equity capital – excess over fair value	113.95			57.45			57.67			55.68			62.58	14.51	89
Long-term debt / Equity capital	86.29			49.43			40.80			48.11			40.74	13.04	84
Short-term debt / Equity capital	0.37			0.16			8.96			0.16			13.31	1.02	95
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	23.95			13.67			13.72			13.30			13.63	0.12	97
Long-term debt / Consolidated long-term debt	53.88			62.86			51.67			59.56			58.95	28.44	79
Double Leverage															
Equity investment in subs / Equity capital	174.16			121.45			137.02			135.23			129.95	103.22	96
Total investment in subs / Equity capital	206.41			141.42			160.59			157.98			141.57	111.07	87
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.88			0.45			0.76			1.35			0.91	0.36	76
Equity investment in subs – equity cap / Net income-div (X)	1.10			0.55			0.94			2.02			1.25	1.22	59
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	210.30			295.96			294.79			190.22			223.95	177.68	74
Cash from ops + noncash items + op expense / Op expense + dividend	189.47			331.20			318.70			209.34			241.88	190.27	75
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.28			102.64			114.17			117.08			107.18	116.34	46
Pretax operating income + interest expense / Interest expense	2,308.81			3,569.21			3,638.78			1,705.07			1,950.94	1,968.54	66
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,308.81			3,569.21			3,638.78			1,705.07			1,950.94	1,632.83	68
Dividends + interest from subsidiaries / Interest expense + dividends	418.05			633.44			642.28			326.70			418.32	210.80	88
Fees + other income from subsidiaries / Salary + other expenses	75.11			74.54			74.76			79.20			71.47	16.52	86
Net income / Current part of long-term debt + preferred dividends (X)														57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	20.54			27.40			17.45			9.67			2.42	2.64	57
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0.35			0.37			0.37			0.41	0.04	93
Nonaccrual	0			0			0			0			0	0.54	40
Total	0			0.35			0.37			0.37			0.41	0.58	81
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	87.51			93.67			92.91			95.08			97.28	5.62	98
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	3.96			4			4.47			0.01			5.16	0.19	93

BHC Name

City/State

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Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	24.76			15.09			14.90			28.08			20.35	57.84	13
Dividends declared / Net income	20.08			19.26			19.09			33.41			27.33	33.08	35
Net income – dividends / Average equity	47.89			39.17			39.41			16.30			23.15	6.46	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0	178.13	9
Dividends from nonbank subsidiaries	493.59			753.53			764.22			393.83			526.14	7.53	96
Dividends from subsidiary holding companies.....	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	493.59			753.53			764.22			393.83			526.14	260.40	87
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0			0	66.55	4
Interest income from bank subsidiaries.....	0			0			0			0			0	0.54	18
Management and service fees from bank subsidiaries	5.22			8.41			10.23			13.16			7.76	1.55	86
Other income from bank subsidiaries.....	0			0			0			0			0	0	46
Operating income from bank subsidiaries	5.22			8.41			10.23			13.16			7.76	69.36	8
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	89.76			125.93			126.51			120.65			132.49	82.95	81
Interest income from nonbank subsidiaries.....	0.99			0.90			0.88			0.58			0.40	20.25	56
Management and service fees from nonbank subsidiaries	25.99			23.79			24.37			47.47			38.61	1.92	94
Other income from nonbank subsidiaries.....	0			0			0			0			0.02	1.06	85
Operating income from nonbank subsidiaries	116.73			150.62			151.75			168.71			171.52	150.41	71
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....														61.23	
Interest income from subsidiary holding companies.....														6.54	
Management and service fees from subsidiary holding companies.....														0.36	
Other income from subsidiary holding companies.....														0.29	
Operating income from subsidiary holding companies.....														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	0			0			0			0			0	0.80	18
Management and service fees from bank subsidiaries	0.31			0.11			0.14			0.25			0.04	1.81	72
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	0.31			0.11			0.14			0.25			0.04	78.80	6
Dividends from nonbank subsidiaries	77.12			83.81			83.12			70.59			72.53	2.65	97
Interest income from nonbank subsidiaries.....	0.85			0.60			0.58			0.34			0.22	1.19	72
Management and service fees from nonbank subsidiaries	22.33			15.84			16.01			27.77			21.14	0.06	99
Other income from nonbank subsidiaries.....	0			0			0			0			0.01	0.04	86
Operating income from nonbank subsidiaries	100.30			100.24			99.71			98.70			93.90	7.29	95
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies.....	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	4,222.45			6,509.16			93.27			5,125.40			52.47	83.37	60
Loans and advances from subsidiaries / Total debt	17.83			21.59			16.80			17.44			12.92	28.33	49